

Fill in this information to identify the case:

3

Debtor 1 Kostyantyn BugarenkoDebtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-11270**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A.Court claim no. (if known): n/aLast 4 digits of any number you use to  
identify the debtor's account:6 9 1 9**Date of payment change:**Must be at least 21 days after date  
of this notice 04/17/2021New total payment: \$ 541.26  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change: Per contract terms, days in monthly billing cycle varies month-to-month; principal balance, interest and fees change based upon debit/credit transactions

Current mortgage payment: \$ 572.36New mortgage payment: \$ 541.26

Debtor 1 Kostyantyn Bugarenko Case number (if known) 19-11270  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/Rose Marie Roman Caban

Signature

Date 03/24/2021

Print: Rose Marie Roman Caban Title Senior Specialist  
First Name Middle Name Last Name

Company KeyBank N.A.

Address 4910 Tiedeman Road  
Number  Street   
Brooklyn OH 44144  
City  State  ZIP Code

Contact phone 866-325-9723 Email bk\_specialists@keybank.com

UNITED STATES BANKRUPTCY COURT  
Eastern District of Pennsylvania (Philadelphia)

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In Re: Kostyantyn Bugarenko

Case No. 19-11270

Chapter 13  
Debtor(s).

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**CERTIFICATE OF SERVICE**

I hereby certify that on March 24, 2021, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney  
TOVA WEISS

Trustee  
SCOTT F. WATERMAN

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor

Kostyantyn Bugarenko  
60 Princeton Road  
Huntingdon Valley, PA 19006

/s/Rose Marie Roman Caban  
Bankruptcy Specialist  
KeyBank N.A.